


IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT(S): Ho Ming Luk et al.
 APPLICATION NO.: 09/373,926
 FILING DATE: August 12, 1999
 TITLE: DETECTION OF INSURANCE PREMIUM FRAUD OR ABUSE USING A
 PREDICTIVE SOFTWARE SYSTEM
 CONFIRMATION NO.: 3102
 EXAMINER: Alexander Kalinowski
 GROUP ART UNIT: 2166
 ATTY. DKT. NO.: 13553-03899

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 Under 37 CFR §§ 1.56 and 1.97-98

SIR:

Pursuant to the provisions of 37 CFR §§ 1.56 and 1.97-98, enclosed herewith is modified form PTO-1449 listing references for consideration by the Examiner. Enclosed is a copy of each listed reference that may be material to the examination of this application, and for which there may be a duty to disclose.

The filing of this Information Disclosure Statement shall not be construed as a representation regarding the completeness of the list of references, or that inclusion of a reference in this list is an admission that it is prior art or is pertinent to this application, or that a search has been made, or as an admission that the information listed is, or may be considered to be, material to patentability, or that no other material information exists, and shall not be construed as an admission against interest in any manner.

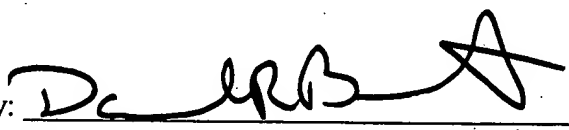
PATENT

This Information Disclosure Statement is being filed after the receipt of the first office action and to satisfy the Requirement for Information under 37 C.F.R. §1.105. Therefore, the fee and certification requirements under 37 C.F.R. §1.97 are waived.

Consideration of the listed references and favorable action are solicited.

Respectfully submitted,
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Dated: 29 July 2002

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Substitute for form 1449A/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Application No.	09/373,926
				Filing Date	August 12, 1999
				First Named Inventor	Alexander Kalinowski
				Art Unit	2166
				Examiner Name	Ho Ming Luk et al
Sheet	1	of	1	Attorney Docket Number	13553-03899

U.S. PATENT DOCUMENTS				
Examiner Initials*	Cite No. ¹	Document No. Number - Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document
		US-		
		US-		
		US-		
		US-		
		US-		

FOREIGN PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Foreign Patent Document Country Code ³ - Number ⁴ Kind Code ⁵ (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	T ⁶

OTHER REFERENCES - NON-PATENT LITERATURE DOCUMENTS					
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	C1	Brochure: Insurance Solutions, Vericomp Claimant. <i>Claimant Fraud and Abuse Detection for Workers' Compensation</i> , HNC Software.			

Examiner Signature		Date Considered	
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